## **REMARKS**

Applicants respectfully traverse and request reconsideration.

Claims 1-4 and 6-9 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Publication No. 2003/0015866 (Cioffi et al.) in view of U.S. Publication No. 2004/0193910 (Moles). The Cioffi reference is directed to a form or sheet that has a folding line that divides the form into a first panel and a second panel. A decoder is on one panel and hidden information is on the other panel. When the sheet is folded over, the decoder panel aligns with the hidden information on the other panel. The folding line is used so that the decoder panel does not become lost or stolen and so that it is not difficult to align (see paragraph 4). In one example, a cellulosic sheet is used that has a fold line thereon. As such, it appears that poor security is provided by such a system since the holder of the sheet has both the decoding portion and the hidden portion. Therefore, anyone in position of the sheet can readily decode what is on the sheet.

Amended claims 1 and 6 include limitations noting that the generated translucent identification member does not have corresponding filtering patterns thereon and hence no decoder information is on the translucent identification member. Cioffi teaches a opposite approach and a less secure system.

The new independent claim 57 is also allowable for similar reasons.

Other differences with respect to claims 1 and 6 are also notable. For example, the office action alleges that the Moles reference teaches assigning identification information to one or more obscured user identifiers and cites paragraph 47. However, Applicants respectfully submit that the cited reference does not teach what is alleged. The Moles reference is not directed to any type of translucent identification member and instead is actually directed to an on-screen display system that uses a display filter application program that identifies sensitive information

in a document and causes the sensitive information to be obscured on-screen. The cited portion is silent as to any user identification information or obscuring the same. As such, the claim is in condition for allowance. Moreover, the office action alleges that Moles teaches providing the identification information on the translucent identification member also citing to paragraph 47, steps 405 and 425. However, there is no translucent identification member described in Moles. To the contrary, Moles simply obscures information that is displayed on-screen. There is no member, let alone a translucent identification member employed in the Moles system.

In addition, Moles and Cioffi are directed to two completely different structures and there is no basis for combining the teachings of either of these references. As such, Applicants respectfully submit that the claims are in condition for allowance.

Remaining claims 11-13, 22-23, 25-27, 36-40, 43-51 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,233,436 (Oksman et al.) in view of U.S. Patent No. 6,230,169 (Nagae). The Oksman reference is directed to an optical filter software copy protection technique that employs a partially transparent viewing screen that have zones with light transmission characteristics that correspond to the characteristic of a respective displayed image region. The transparent viewing screen of Oksman is designed to cover the entire video display and is removably mountable. As stated in column 3, lines 35-40, the "viewing screen 13 is large enough to cover the video display area of the monitor 7." In the instance where a small size of the display screen is used, Oksman still utilizes a full screen size viewing screen 13 as in FIG. 4 that includes zones wherein one zone may be used to discern the coded display information that may be on a small portion of a screen. (See FIG. 4). As such, Oksman teaches utilizing a full screen sized viewing screen 13 that is overlayed on a display screen and is fastened to the display device.

As per claim 11, the office action cites to column 4, lines 14-19 and lines 32-41 as well as column 5, lines 8-15 as allegedly teaching securely providing identification information by sending a visual filtering pattern to a display device when the filtering pattern is defined such that when the visual filtering pattern is visually combined with one or more obscured user identifications located on a translucent identification member a designated one of the obscured identifiers is visually revealed. Again, there is no translucent identification member described in the cited portion. As such, Oksman does not teach what is alleged. In fact, Oksman teaches the use of a "planar viewing screen 13" large enough to cover the video display of a monitor.

In addition, the office action admits that Oksman does not teach an identification member sized to be smaller than a display. However, the Nagae reference is cited as teaching this subject matter in column 2, lines 1-12 and column 4, lines 12-34. The Nagae reference however is not directed to a security system or for providing identification information securely, but to the contrary is directed to an apparatus with a display magnification changing function relating to annotation of information. As such, the technologies are unrelated and there is no motivation to combine teachings in the reference other than Applicants' own claim language which is an improper hindsight use of Applicants' claim language.

However, even for the sake of argument, the cited portions of Nagae do not teach what is alleged. The cited portions instead refer to merely placing graphic annotation information on a display screen using a handwriting input device. The "display size" referred to in column 2, lines 1-12 actually refers to a portion of a display screen as contents may be magnified. In contrast, the claim refers not to the display screen but to the translucent identification member. There is no translucent identification member sized to be smaller than a display described in Nagae. As such, the claims have been misapprehended. Since the reference does not teach the

claimed subject matter, Applicants respectfully submit that the claim is in condition for allowance.

The dependent claims add additional novel and non-obvious subject matter.

The other independent claims are allowable at least for similar reasons noted above.

Claims 14-20 and 29-35 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Oksman et al. in view of U.S. Patent No. 6,784,905 (Brown et al.) and further in view of Nagae. Applicants respectfully reassert the relevant remarks made previously with respect to the Oksman and Brown references. The office action alleges also that Oksman and Brown fail to teach other subject matter and that Nagae teaches a translucent identification member sized to be smaller than a display that comprises a plurality of obscure user identifiers known to have been associated with a user. As noted above, Nagae does not teach any translucent identification member and does not teach any translucent identification member that is sized to be smaller than the display. The cited portions of Nagae as noted above, actually refers to the display that has a small display window thereon and does not refer to a translucent identification member that is sized to be smaller than a display as claimed. As such, the independent claims are in condition for allowance.

Claims 28 and 41-42 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Oksman et al. in view of Nagae and further in view of U.S. Patent No. 3,827,726 (McVoy et al.). These claims are also allowable as including novel and non-obvious subject matter.

Claims 52-56 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over McVoy et al. in view of U.S. Patent No. 5,552,845 (Nagao et al.). It is admitted that McVoy does not teach or suggest nor disclose a second portion on a transaction card that contains a translucent identification member having a translucent area that includes one or more obscured identifiers. Nagao is alleged to disclose "a second portion containing a translucent identification member

having a translucent area that includes one or more obscured identifiers". However, there is no cited portion of Nagao alleged to teach this subject matter. Applicants respectfully submit that this is not a proper prima facia showing of obviousness as it is a mere conclusion. In addition, there are no reasons given for any motivation to combine the teachings since the office action merely states a conclusion stating "Therefore it would have been obvious to one having ordinary skill in the art at the time the invention was made to employ the teachings method of Nagao within McVoy in order to enhance security of the system." (office action page 15). Since no reasons have been provided, Applicants respectfully submit that the claims are in condition for allowance.

In any event, Applicants also note that Nagao does not appear to teach what is alleged. Instead, Nagao is directed to unrelated subject matter, namely a camera. Nagao describes a camera and a lens array wherein an object image is printed as it is or in a proportional size or trimming photography mode in which part of the image alone is enlarged and printed. The office action alleges that Nagao teaches a "translucent identification member having a translucent area that includes one or more obscured user identifiers." (page 15 of office action). However, there is no such translucent identification member even suggested in the reference nor any user identifiers. The term "translucent" appears in the reference, however it refers to an unrelated technology, namely field masks in a view finder or camera. (See for example, column 8 and elsewhere). There is no discussion that Applicants are able to find in the Nagao reference dealing with the claimed subject matter. As such, Applicants respectfully submit that the claims are in condition for allowance.

The dependent claims add additional novel and non-obvious subject matter.

Applicants respectfully submit that the claims are in condition for allowance and respectfully request that a timely Notice of Allowance be issued in this case. The Examiner is

invited to contact the below listed attorney if the Examiner believes that a telephone conference will advance the prosecution of this application.

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